

Imaged Certificate of Notice Page 1 of 2

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Maria D. Ramos
DebtorCase No. 16-14859-amc
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Stacey
Form ID: 211Page 1 of 1
Total Noticed: 3

Date Rcvd: Dec 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2018.

db +Maria D. Ramos, 2598 Daniels Lane, Quakertown, PA 18951-5075
aty +JULIE D. KALINKOS, 441 South West End Blvd., PO Box 611, Quakertown, PA 18951-0611Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr E-mail/PDF: gecsed@recoverycorp.com Dec 29 2018 02:53:09 Synchrony Bank,
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,
Miami, FL 33131-1605

TOTAL: 1

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
intp ##+Juan C. Rugliancich, Sr., 179 Crocus Court, Quakertown, PA 18951-2733

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 30, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2018 at the address(es) listed below:

BRAD J. SADEK on behalf of Debtor Maria D. Ramos brad@sadeklaw.com, bradsadek@gmail.com
JACK K. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. philaecf@gmail.com, ecfemails@phl3trustee.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. Bank National Association (Trustee fo the Pennsylvania Housing Finance Authority) bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
KEVIN G. MCDONALD on behalf of Creditor U.S. Bank National Association (Trustee fo the Pennsylvania Housing Finance Authority) bkgroup@kmlawgroup.com
LEON P. HALLER on behalf of Creditor U.S. Bank National Association (Trustee fo the Pennsylvania Housing Finance Authority) lhaller@pkh.com, dmaurer@pkh.com/mgutshall@pkh.com
ROBERT H. HOLBER on behalf of Trustee ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com
THOMAS I. PULEO on behalf of Creditor U.S. Bank National Association (Trustee fo the Pennsylvania Housing Finance Authority) tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 10

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re:

Chapter: 7

Maria D. Ramos

Debtor(s)

Case No: 16-14859-amc

ORDER

AND NOW, 12/28/18 , the debtor having failed to file either a statement regarding completion of a course in personal financial management, see 11 U.S.C. § 727(a)(11); see also Bankruptcy Rule 4004, or a request for a waiver from this requirement. 11 U.S.C. § 109(h)(4),

And the statement regarding personal financial management was due, *see* Bankruptcy Rule 1007(c),

Accordingly, it is hereby ORDERED that the debtor shall have until 1/11/19 to file a statement regarding completion of an instructional course concerning personal financial management or a request for a waiver from such requirement. If the debtor fails to do so, then this case may be closed, without further notice or hearing, and without the debtor receiving his/her chapter 7 discharge. See Advisory Committee Note to Fed. R. Bankr. P. 4004.

For The Court

Ashely M. Chan

Judge ,United States Bankruptcy
Court